

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL F GESIAKOWSKI
JANET R GESIAKOWSKI
Debtor(s)

Case No. 09-40077

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/26/2009.
- 2) The plan was confirmed on 02/05/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/03/2014.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$43,000.00.
- 10) Amount of unsecured claims discharged without payment: \$26,475.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$212,611.42
Less amount refunded to debtor	\$2,964.09

NET RECEIPTS: \$209,647.33

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$9,296.25
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,096.25

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	19,495.63	2,901.85	2,901.85	2,901.85	536.76
BECKET & LEE LLP	Unsecured	1,999.00	NA	NA	0.00	0.00
BEST BUY	Unsecured	1,511.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,310.00	1,498.48	1,498.48	1,498.48	0.00
CAPITAL ONE BANK USA	Unsecured	1,377.00	1,570.42	1,570.42	1,570.42	0.00
CAPITAL ONE BANK USA	Unsecured	10,560.00	12,489.77	12,489.77	12,489.77	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	80.00	NA	NA	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	700.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	502.00	541.84	541.84	541.84	0.00
DUPAGE CREDIT UNION	Unsecured	1,791.00	NA	NA	0.00	0.00
DUPAGE CREDIT UNION	Unsecured	1,748.00	1,803.86	1,803.86	1,803.86	0.00
DUPAGE CREDIT UNION	Secured	0.00	13,434.90	13,434.90	13,434.90	0.00
DUPAGE VALLEY ANESTHESIOLOGI	Unsecured	96.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	5,628.00	5,708.45	5,708.45	5,708.45	0.00
HOUSEHOLD FINANCE	Unsecured	12,379.00	NA	NA	0.00	0.00
HSBC	Unsecured	599.00	NA	NA	0.00	0.00
HSBC	Unsecured	2,370.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	5,345.00	5,878.40	5,878.40	5,878.40	0.00
LIMITED EXPRESS	Unsecured	591.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	2,994.00	3,230.59	3,230.59	3,230.59	0.00
LVNV FUNDING	Unsecured	3,495.00	3,603.08	3,603.08	3,603.08	0.00
MEDICAL CENTER	Unsecured	2,000.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	1,800.00	2,418.04	2,418.04	2,418.04	0.00
MIDLAND CREDIT MGMT	Unsecured	585.00	614.41	614.41	614.41	0.00
MIDNIGHT VELVET	Unsecured	447.00	501.94	501.94	501.94	0.00
NAPERVILLE EAR NOSE & THROAT	Unsecured	150.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONSTAR MORTGAGE	Unsecured	10,418.44	10,418.44	10,418.44	10,418.44	0.00
NATIONSTAR MORTGAGE	Secured	11,716.00	8,411.41	8,411.41	8,411.41	0.00
NATIONSTAR MORTGAGE	Secured	0.00	108,021.84	108,021.84	108,021.84	0.00
NICOR GAS	Unsecured	27.00	NA	NA	0.00	0.00
NORTH AMERICAN EMERGENCY ME	Unsecured	145.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	409.00	487.74	487.74	487.74	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	613.00	613.80	613.80	613.80	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	565.00	564.78	564.78	564.78	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,470.00	3,787.70	3,787.70	3,787.70	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,925.00	1,925.10	1,925.10	1,925.10	0.00
PUBLISHERS CLEARING HOUSE	Unsecured	25.00	NA	NA	0.00	0.00
ROGERS & HOLLAND	Unsecured	3,364.00	3,133.47	3,133.47	3,133.47	0.00
SOCIAL SECURITY ADMINISTRATION	Unsecured	8,000.00	4,470.60	4,470.60	4,470.60	0.00
STATE COLLECTION SERVICE	Unsecured	87.00	NA	NA	0.00	0.00
WALMART	Unsecured	1,925.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	352.00	392.36	392.36	392.36	0.00
WORLD FINANCIAL NETWORK NATI	Unsecured	591.00	591.05	591.05	591.05	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$121,456.74	\$121,456.74	\$0.00
Mortgage Arrearage	\$8,411.41	\$8,411.41	\$0.00
Debt Secured by Vehicle	\$2,901.85	\$2,901.85	\$536.76
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$132,770.00	\$132,770.00	\$536.76
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$66,244.32	\$66,244.32	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,096.25</u>
Disbursements to Creditors	<u>\$199,551.08</u>

TOTAL DISBURSEMENTS : **\$209,647.33**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/15/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.